

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 11-61037 – MER

Henry Cyril Hemmesch
14627 Greenwood Circle
Cold Spring, MN 56320

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0330

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

Henry Cyril Hemmesch is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/5/14

Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 5, 2014 Lori Vosejpka Clerk, United States Bankruptcy Court By: lynne Deputy Clerk
--

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Minnesota

In re:
 Henry Cyril Hemmesch
 Debtor

Case No. 11-61037-MER
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-6

User: lynne
 Form ID: mnbdsc7

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Feb 05, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2014.

jdb +Henry Cyril Hemmesch, 14627 Greenwood Circle, Cold Spring, MN 56320-9769
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 cr +Deutsche Bank National Trust Company as trustee fo, c/o Steven H. Bruns, Esq.,
 55 East 5th Street, Suite 800, St. Paul, MN 55101-1718
 59595020 +Aes/cit08bbc, PO Box 2461, Harrisburg PA 17105-2461
 59595021 +Bank Of America, N.a., 450 American St, Simi Valley CA 93065-6285
 59595022 Business Revenue, PO Box 13077, Des Moines IA 50310-0077
 59595024 Center for Diagnostic Imaging, PO Box 1450 NW 6035, Minneapolis MN 55485-6035
 59595025 +Centerpoint Energy, PO Box 59038, Minneapolis MN 55459-0038
 59595026 +Centracare Clinc, 1200 6th Avenue N, Saint Cloud MN 56303-2736
 59704127 +DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE, c/o Steven H. Bruns, Esq.,
 55 East 5th Street, Suite 800, St. Paul, MN 55101-1718
 59595031 +General Service Bur, Attn: Bankruptcy, PO Box 641579, Omaha NE 68164-7579
 60494891 +Minnesota Oncology, 1175 Paysphere Circle, Chicago IL 60674-0011
 59595033 +Murn and Mumm Family Dentistry, 1706 11th Ave N, Saint Cloud MN 56303-1200
 59595034 +Regional Diagnostic Radiology, PO Box 7366, Saint Cloud MN 56302-7366
 60494894 +Select Portfolio Servicing, PO Box 65250, Salt Lake City UT 84165-0250
 60056349 +Select Portfolio Servicing, Inc. as Age, 3815 South West Temple,
 Salt Lake City, UT 84115-4412
 59595035 +St Cloud Hospital, 1406 6th Ave N, Saint Cloud MN 56303-1901
 59595037 +TOTAL LAWN CARE, PO BOX 371, Cold Spring MN 56320-0371

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Feb 05 2014 22:03:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Feb 05 2014 22:18:10 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59673385 EDI: AIS.COM Feb 05 2014 22:03:00 American InfoSource LP as agent for T Mobile/T-Mob,
 PO Box 248848, Oklahoma City, OK 73124-8848
 59595023 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Feb 05 2014 22:18:59
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano TX 75093-7892
 59629394 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 05 2014 22:43:29
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 59595027 E-mail/Text: mdes.bkpt.tax@state.mn.us Feb 05 2014 22:19:00 Department of Employment,
 PO Box 75576, Saint Paul MN 55175-0576
 59595028 +EDI: SALMADEPTEDUC.COM Feb 05 2014 22:03:00 Dept Of Ed/sallie Mae, Po Box 9635,
 Wilkes Barre PA 18773-9635
 59595030 +EDI: AMINFOFP.COM Feb 05 2014 22:03:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls SD 57104-4868
 59595029 +EDI: AMINFOFP.COM Feb 05 2014 22:03:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls SD 57107-0145
 59623961 EDI: RECOVERYCORP.COM Feb 05 2014 22:03:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 59595032 E-mail/Text: ebankruptcy@arraysg.com Feb 05 2014 22:18:51 JC Christensen, PO Box 519,
 Sauk Rapids MN 56379-0519
 59608948 E-mail/Text: mdes.bkpt.tax@state.mn.us Feb 05 2014 22:19:00 MN DEPT OF EMP & ECON DEV,
 UI OVERPAYMENTS, 1ST NATL BANK BLDG, 332 MINNESOTA ST STE E200, ST PAUL MN 55101-1351
 59703533 +E-mail/Text: csidl@sbcglobal.net Feb 05 2014 22:18:50 Premier Bankcard/Charter, POB 2208,
 Vacaville, CA 95696-8208
 59595036 +EDI: AISTMBL.COM Feb 05 2014 22:03:00 T Mobile, PO Box 742596, Cincinnati OH 45274-2596
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 60494882* Business Revenue, PO Box 13077, Des Moines IA 50310-0077
 60494883* Center for Diagnostic Imaging, PO Box 1450 NW 6035, Minneapolis MN 55485-6035
 60494884* +Centerpoint Energy, PO Box 59038, Minneapolis MN 55459-0038
 60494885* +Centracare Clinc, 1200 6th Avenue N, Saint Cloud MN 56303-2736
 60494886* Department of Employment, PO Box 75576, Saint Paul MN 55175-0576
 60494888* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls SD 57104-4868
 60494887* +First Premier Bank, 3820 N Louise Ave, Sioux Falls SD 57107-0145
 60494889* +General Service Bur, Attn: Bankruptcy, PO Box 641579, Omaha NE 68164-7579
 60494890* JC Christensen, PO Box 519, Sauk Rapids MN 56379-0519
 60494892* +Murn and Mumm Family Dentistry, 1706 11th Ave N, Saint Cloud MN 56303-1200
 60494893* +Regional Diagnostic Radiology, PO Box 7366, Saint Cloud MN 56302-7366
 60494895* +St Cloud Hospital, 1406 6th Ave N, Saint Cloud MN 56303-1901
 60494896* +T Mobile, PO Box 742596, Cincinnati OH 45274-2596
 60494897* +TOTAL LAWN CARE, PO BOX 371, Cold Spring MN 56320-0371

District/off: 0864-6

User: lynne
Form ID: mnbdsc7

Page 2 of 2
Total Noticed: 32

Date Rcvd: Feb 05, 2014

60494898 ##US Department of Education, PO Box 5202, Greenville TX 75403-5202
60037187 ##US Department of Education, Direct Loan Servicing Center, PO Box 5202,
Greenville, TX 75403-5202

TOTALS: 0, * 15, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2014 at the address(es) listed below:

Daniel M Duffek on behalf of Creditor Deutsche Bank National Trust Company as trustee for the Certificateholders of Morgan Stanley ABS Capital I Inc. Trust 2004-HE8, Mortgage Pass-Through Certificates, Series 2004-HE8 bky@pfb-pa.com
Erik Ahlgren trustee@prtel.com, MN23@ecfcbis.com
Steven H. Bruns on behalf of Creditor Deutsche Bank National Trust Company as trustee for the Certificateholders of Morgan Stanley ABS Capital I Inc. Trust 2004-HE8, Mortgage Pass-Through Certificates, Series 2004-HE8 bky@pfb-pa.com
US Trustee ustpreion12.mn.ecf@usdoj.gov
William P. Kain on behalf of Joint Debtor Henry Cyril Hemmesch sonjaq@kainscott.com

TOTAL: 5